

May 14, 2022

Honorable Judge:

My name is Nancy L. Ralls. I have lived in Fair Oaks, California for forty five years, having been born in Lynchburg, Virginia. I am a non fiction published writer, retired from American River Research, as a Supervisor of 23 employees.

I became acquainted with Mr. Bill Smith when my husband died twenty three years ago. I was suddenly a widow with concerns about how to handle my finances. A friend recommended Bill to be my financial advisor. Mr. Smith has been a blessing ever since. He set up annuity accounts that have helped me with my saving and living expenses. I came to know that I could depend on Mr. Smith's help whenever I had a question, day or night. He is a member of The Church of Jesus Christ of Latter Day Saints, as am I. He carries out his ecclesiastical responsibilities with impeccable integrity. He has been known to surprise people with monetary gifts that they are in need of (a.e.) a full set of tires for their car. He attends an AA meeting every day of the week, and invites others to join him.

I have come to know Bill very well through the years. He attends the Temple more than once a week and can be counted on to help others in their attendance. I know that I can trust him with all my assets. He has no thought for himself, but lives as Christ teaches. In the first few years of our business relationship, I pestered him often with concerns and questions. Never once did he complain. Today, I consider him my friend. When I was worried about my young adult son's behavior after losing his father, Bill took my son under his wing, counseling him with his love and wisdom.

I understand Bill has been accused of breaking the law. That is shocking! This man would never knowingly break the law! I don't know the details because I don't need to

know. Whomever made accusations against him is extremely mistaken, or heaven forbid, had a personal agenda that is harmful to Mr. Bill Smith.

It is an honor to be able to express my love for this man.

Thank you for your attention.

Truly:

Nancy L. Ralls

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Fair Oaks, California 95628

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